

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	8834800
<b>Application Number:</b>	09991894
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4186
<b>Title of Invention:</b>	On-line balance transfers
<b>First Named Inventor/Applicant Name:</b>	Scott Lascelles
<b>Customer Number:</b>	32914
<b>Filer:</b>	Marc A. Hubbard/Pam Kerr
<b>Filer Authorized By:</b>	Marc A. Hubbard
<b>Attorney Docket Number:</b>	132538-1016
<b>Receipt Date:</b>	15-NOV-2010
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<b>Time Stamp:</b>	13:00:39
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 180
RAM confirmation Number	9503
Deposit Account	070153
Authorized User	HUBBARD,MARC A.

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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Transmittal Letter	132538-1016 - _132538-1016_IDS_Transmittal .PDF	27600  ed995677876f2e883e8a5321960ea59edbe c7932	no	4
<b>Warnings:</b>					
<b>Information:</b>					
2	Information Disclosure Statement (IDS) Filed (SB/08)	132538-1016 - _132538-1016_Suppl_SB08. PDF	52159  9e0bc24bbb2dc0595bff60aece4f7bfb05a fc8c	no	3
<b>Warnings:</b>					
<b>Information:</b>					
This is not an USPTO supplied IDS fillable form					
3	NPL Documents	132538-1021 - _NPL_Citibanks_Answer.pdf	18046  54adce9d9a41042cbc0881ea241c71bd110 3578e	no	6
<b>Warnings:</b>					
<b>Information:</b>					
4	NPL Documents	132538-1021 - _NPL - _Zions_Answer_and_CC.pdf	268765  fba037d2ec6fdddb218639f44498a2b40a51 68e8	no	8
<b>Warnings:</b>					
<b>Information:</b>					
5	NPL Documents	132538-1021 - _NPL - _Zions_Amended_Answer_and _CC.pdf	269077  3408a0193712d4bddd7fa80ddfd53580d97e 66b86	no	8
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6	NPL Documents	132538-1021 - _NPL - _Capital_Ones_Answer_and_C C.pdf	106406  ebf524aff4f0e9551c9c32d6142997a50d41 9612	no	7
<b>Warnings:</b>					
<b>Information:</b>					
7	NPL Documents	132538-1021 - _NPL - _Nextcards_Reply_to_Amende d_CC_of_Zion_Bank.pdf	43346  69c4f5b89b395fff04a77221234d86b6e679 dfa8	no	4
<b>Warnings:</b>					
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8	NPL Documents	132538-1021_-_NPL_-_Nextcards_Reply_to_CC_of_Capital_One.pdf	44769	no	5
			9287854525dfd8ff2ed4b1846b971aa34502e24e		
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9	NPL Documents	132538-1021_-_NPL_-_Chase_Banks_Answer_and_C.C.pdf	61447	no	8
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10	NPL Documents	132538-1021_-_NPL_-_Harris_Banks_Answer_and_C.C.pdf	64088	no	14
			0736626a0f3ef4658424a5f64e6ff91af01090fc		
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Information:					
11	NPL Documents	132538-1021_-_NPL_-_Nextcards_Answer_to_Chase_Bank.pdf	45453	no	5
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Information:					
12	NPL Documents	132538-1021_-_NPL_-_Nextcards_Answer_to_Harris_Bank_CC.pdf	47837	no	6
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13	NPL Documents	132538-1019_NPL_-_Non-Final_OA_Mailed_09142010_in_Ser_No_11932498.PDF	1190332	no	31
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Information:					
14	NPL Documents	132538-1019_NPL_-_Fannie_Partnership_to_Put_Underwriting_Marjanovic.PDF	132962	no	3
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Information:					
15	NPL Documents	132538-1012_NPL_-_Ntc_of_Allow_for_Appl_Ser_No_10901715.PDF	474267	no	8
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16	Fee Worksheet (PTO-875)	fee-info.pdf	29885	no	2
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.